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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Robert J. McGrody, Jr. Teresa M. McGrody

NONE.

Debtors

Case No. 19-11489-amc

TOTAL: 0

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Stacey Page 1 of 1 Date Rcvd: Oct 24, 2019

Form ID: pdf900 Total Noticed: 4

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2019.

db/jdb +Robert J. McGrody, Jr., Teresa M. McGrody, 2017 Bleigh Avenue,

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: megan.harper@phila.gov Oct 25 2019 03:31:01 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,

Philadelphia, PA 19102-1595

Philadelphia, PA 19152-4201

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 25 2019 03:30:30 smg

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,

Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 25 2019 03:30:40 U.S. Attorney Office, smg Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

c/o Virginia Powel, Esq., TOTAL: 3

***** BYPASSED RECIPIENTS *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

ERIK B. JENSEN on behalf of Debtor Robert J. McGrody, Jr. akeem@jensenbagnatolaw.com, gilberto@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com ERIK B. JENSEN on behalf of Joint Debtor Teresa M. McGrody akeem@jensenbagnatolaw.com, gilberto@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com on behalf of Trustee WILLIAM C. MILLER, Esq. philaecf@gmail.com, JACK K. MILLER ecfemails@ph13trustee.com

KEVIN G. MCDONALD on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC bkgroup@kmllawgroup.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Robert J. McGrody Jr. Teresa M. McGrody CHAPTER 13

Debtors

LAKEVIEW LOAN SERVICING, LLC Movant

NO. 19-11489 AMC

VS.

Robert J. McGrody Jr. Teresa M. McGrody

11 U.S.C. Section 362

William C. Miller, Esquire

Trustee

Debtors

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

 The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is \$4,408.80, which breaks down as follows;

Post-Petition Payments:

August 2019 to October 2019 at \$1,469.60/month

Total Post-Petition Arrears

\$4,408.80

- 2. The Debtor shall cure said arrearages in the following manner:
- a). On or before October 31, 2019, the Debtor shall cure the post-petition arrears in the amount of \$4,408.80;
- 3. Beginning with the payment due November 1, 2019 and continuing thereafter,

 Debtor shall pay to Movant the present regular monthly mortgage payment of \$1,469.60 (or as

 adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with

 late charges being assessed after the 15th of the month).
- 4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.
- 5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default

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with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

- If the case is converted to Chapter 7, Movant shall file a Certification of Default 6. with the Court and the Court shall enter an order granting Movant relief from the automatic stay.
- If the instant bankruptcy is terminated by either dismissal or discharge, this 7. agreement shall be null and void, and is not binding upon the parties.
- The provisions of this stipulation do not constitute a waiver by Movant of its right to 8. seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
 - The parties agree that a facsimile signature shall be considered an original signature. 9.

October 8, 2019 Date:

By: /s/ Kevin G. McDonald, Esquire Attorney for Movant

Erik B. Jensen, Esquire

Attorney for Debtors

Date:

William C. Miller, Esquire

Chapter 13 Trustee

Approved by the Court this 24th day of October

2019. However, the court

retains discretion regarding entry of any further order.

Bankruptcy Judge Ashely M. Chan